EMPOWER RETIREMENT

Using a mobile device? Download the app.

With a 4.6 out of 5-star rating on the App Store® from Apple®, the Empower RetireSmart app is the easiest and fastest way to connect with your workplace retirement account. Using the latest authentication features, including fingerprint and facial recognition,[1] you can safely access your account in seconds without having to remember a username or password. Just search for *RetireSmart* in the App Store or on Google Play™ and download it today!

Your interactive retirement plan website, **retiresmart.com**, allows you to access your account online 24 hours a day, seven days a week.

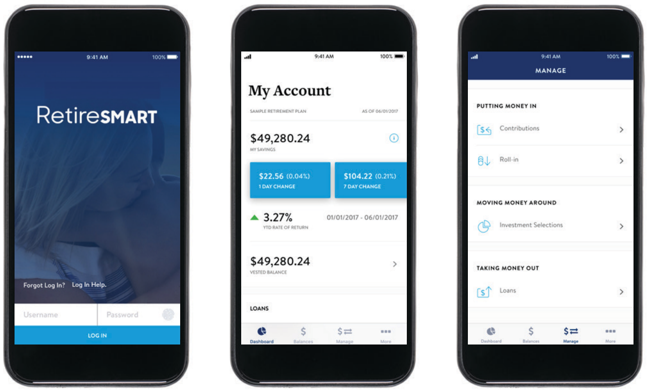
Accessing your retirement account

- Go to **retiresmart.com**.
- If you have an existing account, click *Login*.
- If you are a new user, click *Register for online access* and validate your account through the prompts.

Retirement account information

The first screen you will see is your account dashboard. This dashboard provides information such as:

- Your account balance.
- Your investment allocation (or how your account is invested).



ILLUSTRATIVE PURPOSES ONLY.

TO CHANGE THE AMOUNT YOU CONTRIBUTE TO THE PLAN:

1. Go to the *My Account* drop-down menu and click *Contributions* under *Putting Money In*.
2. Choose the amount you would like to contribute. *Note that online contribution changes are not offered by all plans.*

TO CHANGE YOUR INVESTMENT OPTIONS FOR YOUR CONTRIBUTIONS:

1. Go to the *My Account* drop-down menu and click *Investment Selection* under *Moving Money Around*.
2. You will be asked to choose the investment strategy that is right for you.

TO DESIGNATE OR CHANGE YOUR BENEFICIARY:

1. Go to the *My Account* drop-down menu and click *Personal Info* under *Everything Else*.
2. Select *Add Beneficiary*.
3. Select *Change Beneficiary* to change any existing beneficiary information. You may then be asked to contact your plan administrator or complete a Beneficiary Designation form.

RULES TO KEEP IN MIND WHEN DETERMINING YOUR BENEFICIARY:

You can use the online beneficiary process if you are single or if you are married and want to declare your spouse as the sole primary beneficiary. If you are married and want to declare someone other than your spouse as your sole primary beneficiary, you must print the form available online and complete it according to the instructions.

TO ADD OR CHANGE YOUR EMAIL ADDRESS ONLINE:

1. Go to the *My Account* drop-down menu and click *Personal Info* under *Everything Else*.
2. Select *Add or Change Email* or *Change Address* (depending on your available options). Type in your email address.
3. Confirm your email address.

You will receive a confirmation number when your transaction is complete.

How much should you save for retirement?

Interactive learning tools and resources on **retiresmart.com** can help determine the savings approach that's right for you. Whatever your goals are, we can help.

What's your financial wellness score?

Your personalized[2] financial wellness score appears right on your account dashboard. Take our quick MapMyFinances℠ assessment, then get a prioritized game plan to help achieve your short- and long-term financial goals.

Have questions?

If you have questions or would like to speak with a representative, call **800-743-5274** or visit **retiresmart.com**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. Eastern time.

1 Biometric authentication features are not available on all devices.

2 Guidance may not be available for certain products. Guidance is based on MapMyFinances℠ assumptions and information provided by the employee and employer.

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company (MassMutual). Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company (GWLA) and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.